



07-15-04

Atty. Dkt. No. 8591-111

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Giralдин, et al.


Title: CASHLESS SPENDING SYSTEM
AND METHOD

Appl. No.: 10/716,802

Filing Date: November 18, 2003

Examiner: Not yet assigned

Art Unit: 3624

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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as EXPRESS Mail in an envelope addressed to: Mail Stop Patent Application (IDS), Commissioner for Patents, P.O. Box 1450, Washington, D.C. 22313-1450.	
BERNARD L. KLEINKE	
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EL 367540076 US	7-13-04
Express Mail Label	(Date of Deposit)

INFORMATION DISCLOSURE STATEMENT TRANSMITTALMail Stop Patent Application (IDS)
Commissioner for Patents
P.O. Box 1450
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Sir:

Transmitted herewith for filing are:

- ☒ Form PTO/SB/08 with a copy of the International Search Report; and
- ☒ Information Disclosure Statement Under 37 CFR § 1.56.

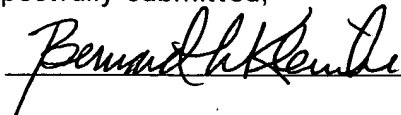
Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Date:

DUCKOR SPRADLING & METZGER
A Law Corporation
401 West A Street, Suite 2400
San Diego, CA 92101-7915
Telephone: 619.231.3666
Facsimile: 619.231.6629
Email: kleinke@dsm-law.com

Respectfully submitted,

By:

Bernard L. Kleinke
Attorney for Applicant
Registration No. 22,123



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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR § 1.56

Mail Stop Patent Application (IDS)
Commissioner for Patents
P.O. Box 1450
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Sir:

Submitted herewith on Form PTO/SB/08A is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR § 1.56.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR § 1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR § 1.97(b), before the mailing date of the first Office Action on the merits.

RELEVANCE OF EACH DOCUMENT

Any document listed on the attached Form PTO/SB/08A was cited as being relevant during the prosecution of the corresponding foreign application. A copy of the International Search Report is attached setting forth the portion of each document considered relevant by the examiner. All of the documents are in English.

Applicants respectfully request that any of list documents be considered by the Examiner and be made of record in the present application and that an initial copy of the Form PTO/SB/08 be returned in accordance with MPEP § 609.

Respectfully submitted,

Date: *July 13, 2004*

DUCKOR SPRADLING & METZGER
A Law Corporation
401 West A Street, Suite 2400
San Diego, CA 92101-7915

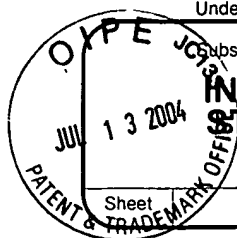
Telephone: 619.231.3666
Facsimile: 619.231.6629
Email: kleinke@dsm-law.com

By



Bernard L. Kleinke
Attorney for Applicant
Registration No. 22,123

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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/716,802
Filing Date	11/18/2003
First Named Inventor	Giraldin, et al.
Art Unit	3624
Examiner Name	Not yet assigned
Attorney Docket Number	8591-111

Sheet 1 of 1

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	AA	US-4,495,496	01/22/1985	Scott A. Miller, III	
	AB	US-5,438,321	08/01/1995	Hermanus A. Bernard, et al.	
	AC	US-5,566,327	10/15/1996	Richard P. Sehr	
	AD	US-5,987,421	11/16/1999	Cliff L. Chuang	
	AE	US-6,657,543 B1	12/02/2003	Kevin Kwong-Tai Chung	
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.¹ Applicant's unique citation designation number (optional).² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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